

In re:
Edward Callaghan
Kathleen Callaghan
Debtors

Case No. 23-11920-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 13, 2025

User: admin
Form ID: 237

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edward Callaghan, Kathleen Callaghan, 248 Royal Court, Langhorne, PA 19047-1555 + Middletown Township Finance Department, 3 Municipal Way, Langhorne, PA 19047-3424
14797489	+ ANDREWS FEDERAL CREDIT UNION, C/O Mark A. Cronin, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14798809	+ Andrews Federal Credit Union, c/o Sarah K. McCaffery, Esquire, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14919622	+ Bucks County Tax Claim, 55 E. Court Street, Doylestown, PA 18901-4318
14873900	+ Bucks County Tax Claim Bureau, c/o Michael K. Martin, Esquire, P.O. Box 215, Perkasié, PA 18944-0215
14873896	+ Bucks County Tax Claim Bureau, c/o Kelly L. Eberle, Esquire, P.O. Box 215, Perkasié, PA 18944-0215
14820477	+ Neshaminy School District Real Estate Taxes, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400
14795000	Santander Bank, Attn: Bankruptcy, Ma1-Mb3-01-09 Pob 841002, Boston, MA 02284
14795007	TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607
14820475	+ Township of Middletown, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14794977	Email/Text: collectors@arresourcesinc.com	Jun 14 2025 00:23:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14794978	Email/Text: collectors@arresourcesinc.com	Jun 14 2025 00:23:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
14794976	+ Email/Text: bankrupt@andrewsfcu.org	Jun 14 2025 00:23:00	Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
14794975	+ Email/Text: bankrupt@andrewsfcu.org	Jun 14 2025 00:23:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14800805	+ Email/Text: bankrupt@andrewsfcu.org	Jun 14 2025 00:23:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
14794980	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 14 2025 00:22:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14794979	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 14 2025 00:22:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14808858	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 14 2025 00:22:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14794982	Email/Text: bankruptcy@cavps.com	Jun 14 2025 00:23:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd, Phoenix, AZ 85040
14794981	+ Email/Text: bankruptcy@cavps.com	Jun 14 2025 00:23:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14796296	+ Email/Text: bankruptcy@cavps.com		

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		Jun 14 2025 00:23:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14794984	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Jun 14 2025 00:30:51	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
14794983	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Jun 14 2025 00:31:03	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
14800457	Email/Text: bnc-quantum@quantum3group.com		
		Jun 14 2025 00:23:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14794985	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jun 14 2025 00:23:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14794986	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jun 14 2025 00:23:00	Comenity Bank/Talbots, Po Box 182789, Columbus, OH 43218-2789
14794989	Email/Text: BKCourtNotices@yourmortgageonline.com		
		Jun 14 2025 00:23:00	Dmi/andrews Federal Cu, 1 Corporate Dr, Lake Zurich, IL 60047
14813046	Email/Text: BKCourtNotices@yourmortgageonline.com		
		Jun 14 2025 00:23:00	ANDREWS FEDERAL CREDIT UNION, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14794990	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jun 14 2025 00:31:12	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14804335	Email/Text: mrdiscen@discover.com		
		Jun 14 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14794988	+ Email/Text: mrdiscen@discover.com		
		Jun 14 2025 00:22:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14794987	+ Email/Text: mrdiscen@discover.com		
		Jun 14 2025 00:22:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14811861	+ Email/Text: gbechakas@outlook.com		
		Jun 14 2025 00:23:00	Intercoastal Financial Llc, 7954 Transit Rd #136X, Williamsville, NY 14221-4117
14803911	+ Email/Text: RASEBN@raslg.com		
		Jun 14 2025 00:22:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14805911	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 14 2025 00:30:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14794991	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jun 14 2025 00:30:52	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14809181	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 14 2025 00:23:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14794992	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 14 2025 00:23:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14794993	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 14 2025 00:23:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
14931435	Email/Text: nsm_bk_notices@mrcooper.com		
		Jun 14 2025 00:23:00	Nationstar Mortgage LLC, P.O Box 619096, Dallas, TX 75261-9741
14794994	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 14 2025 00:23:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14794995	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 14 2025 00:23:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
14804614	Email/Text: ECMCBKNotices@ecmc.org		
		Jun 14 2025 00:23:00	Nelnet on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
14794996	+ Email/Text: consumerhelpdesk@omega-rms.com		
		Jun 14 2025 00:24:00	Omega RMS, llc., Attn: Bankruptcy, 7505 Nw Tiffany Springs Pky, Ste 500, Kansas City, MO 64153-1313

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14794997	+ Email/Text: consumerhelpdesk@omega-rms.com	Jun 14 2025 00:24:00	Omega RMS, llc., 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
14796122	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2025 00:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14794998	+ Email/Text: ebnnotices@fidem-financial.com	Jun 14 2025 00:23:00	Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208
14794999	^ MEBN	Jun 14 2025 00:14:38	Premier Finance Card Program, 2351 N Forest Road, Getzville, NY 14068-9902
14811030	Email/Text: bnc-quantum@quantum3group.com	Jun 14 2025 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14795001	+ Email/Text: DeftBkr@santander.us	Jun 14 2025 00:23:00	Santander Bank, Po Box 841002, Boston, MA 02284-1002
14894967	+ Email/Text: bncmail@w-legal.com	Jun 14 2025 00:23:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Ste 700, Seattle, WA 98101-2051
14795002	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2025 00:46:39	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795003	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2025 00:30:48	Synchrony Bank/QVC, Po Box 71727, Philadelphia, PA 19176-1727
14795006	+ Email/Text: bankruptcy@td.com	Jun 14 2025 00:23:00	TD Bank, N.A., Attn: Bankruptcy, 1701 Rt 70 East, Cherry Hill, NJ 08003
14813441	+ Email/Text: bncmail@w-legal.com	Jun 14 2025 00:23:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14806843	^ MEBN	Jun 14 2025 00:14:30	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
14795004	+ Email/Text: bncmail@w-legal.com	Jun 14 2025 00:23:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14795005	+ Email/Text: bncmail@w-legal.com	Jun 14 2025 00:23:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
14795009	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 14 2025 00:23:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
14795008	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 14 2025 00:23:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14804377	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 14 2025 00:22:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14795011	+ Email/Text: dbogucki@trumark.org	Jun 14 2025 00:24:00	Trumark Financial Credit Union, 335 Commerce Dr, Fort Washington, PA 19034-2701
14795010	+ Email/Text: dbogucki@trumark.org	Jun 14 2025 00:24:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14799483	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 14 2025 00:31:11	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14795013	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 14 2025 00:31:28	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14795012	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 14 2025 00:31:29	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14881824	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 14 2025 00:46:51	Wells Fargo Bank, N.A., c/o Alyk L. Oflazian, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14804848	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		

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		Jun 14 2025 00:31:28	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14795015	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 14 2025 00:30:52	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
14795014	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 14 2025 00:30:56	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
	*+	Township of Middletown, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400
14820476	*+	Township of Middletown, c/o Ray Chapman, Tax Collector, 2222 Trenton Road, Levittown, PA 19056-1400

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com;bnorth@grimlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MICHAEL KEVIN MARTIN	on behalf of Creditor Bucks County Tax Claim Bureau mmartin@grimlaw.com ksaborsky@grimlaw.com;bnorth@grimlaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Kathleen Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Edward Callaghan support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

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SARAH K. MCCAFFERY

on behalf of Creditor Andrews Federal Credit Union smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

Stephen Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Edward Callaghan)	Case No. 23-11920-djb
)	
Kathleen Callaghan)	Chapter: 13
)	
Debtor(s).)	

NOTICE

To Middletown Township Finance Department;

NOTICE is hereby given that:

Pursuant to Federal Rules of Bankruptcy Procedure 3004 and 3005, you are hereby notified that proof of claim #24 in the amount of \$\$441.10 has been filed in your name by the Debtor on June 10, 2025.

Date: June 13, 2025

For The Court

Timothy B. McGrath
Clerk of Court